

Rules of

Department of Insurance

Division 10—General Administration

Chapter 4—Disaster Response Plan

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Title 20—DEPARTMENT OF INSURANCE

Division 10—General Administration Chapter 4—Disaster Response Plan

20 CSR 10-4.100 Disaster Planning Standing Committee

PURPOSE: In the event of a natural or other disaster which would require an extraordinary response by the Department of Insurance, Missouri has adopted the following plan in advance to respond quickly and effectively to meet the needs of its insured citizens. Activation of the plan should be implemented at the call of the director or his/her designee. This rule regulates the internal affairs of and prescribes procedures to be followed in proceedings before the department.

(1) The ten (10) members of the disaster plan standing committee are—

(A) Three (3) from the Department of Insurance, who are—

1. Director of the Division of Consumer Affairs, Chair;
2. Manager of Consumer Services, Division of Consumer Affairs; and
3. Chief market conduct examiner;

(B) Seven (7) insurance industry members, one (1) from each of the Missouri chapters of the following associations and insurance companies:

1. American Insurance Association (AIA);
2. National Association of Independent Insurers (NAII);
3. Alliance of American Insurers (AAI);
4. Independent Insurance Agents of Missouri (IIAM);
5. Missouri Insurance Information Service (MIIS);
6. A Missouri domestic property and casualty insurer; and
7. Missouri Association of Mutual Insurance Companies (MAMIC); and

(C) One (1) member representing the Department of Public Safety, State Emergency Management Agency.

(2) The committee shall meet initially within three (3) months (December 6, 1992) after the effective date of this rule (September 6, 1992) to adopt and implement the State Disaster Response Plan based upon this chapter. Appointments should be made to the specified task groups and a joint meeting held of the committee and the task groups to finalize the plan and procedures. The committee should meet at least annually after that to review task group appointments, review or

revise existing policies and procedures and make suggested enhancements. The committee should convene more often as necessary or to review the task groups' response to a current or immediate post-disaster response.

(3) The chair of the committee should check at least annually on any available new information or plan updates recommended by the National Association of Insurance Commissioners (NAIC). The chair should also confer from time-to-time with his/her other counterparts at bordering state insurance departments to enhance communication and share plan concepts and procedures.

AUTHORITY: section 375.141, RSMo Supp. 1991. Original rule filed Jan. 15, 1992, effective Sept. 6, 1992.*

**Original authority: 375.141, RSMo 1961 and 1965, amended 1967, 1981, 1984 and 1989.*

20 CSR 10-4.200 Command Post Task Group

PURPOSE: In the event of a natural or other disaster which would require an extraordinary response by the Department of Insurance, Missouri has adopted the following plan in advance to respond quickly and effectively to meet the needs of its insured citizens. Activation of the plan should be implemented at the call of the director or his/her designee. This rule regulates the internal affairs of and prescribes procedures to be followed in proceedings before the department.

(1) The three (3) members of the Command Post Task Group are—Director of the Department of Insurance or his/her designee, Missouri Insurance Information Service; and Department of Insurance, Division of Consumer Affairs, Public Information Officer.

(2) The following are procedures for establishing a command post with field office, or series of offices, to efficiently and effectively handle any disaster response. Uppermost in the design of the network will be the attempt to integrate communication among consumers in the affected area, Department of Insurance personnel and the insurance industry. To this end, the network established will serve solely as a conduit for the transfer of necessary information and not function to supervise claim handling or other disaster-related activities.

(A) Command Post.

1. Purpose—to quickly establish a command post and necessary numbers and locations of field offices following the occurrence

of a disaster. The command post should immediately function to transfer useful information to consumers in the affected area, while assisting the insurance industry in promptly assessing the size and extent of the damage.

2. Location. The command post will be located at the Department of Insurance, Division of Consumer Affairs, 301 West High Street, Suite 830, Jefferson City, MO 65101, telephone (314) 751-2640.

3. Composition. The command post and all field offices will have the same composition to insure consistency in the information and services provided. The difference between the command post and the field offices in this regard is that the individuals in the command post will have greater responsibility in managing the flow of information. Thus, those in the command post will be, in most instances, from the highest levels of the department and from the top of the industry's coordinating team. Where possible, the department's representative will either be the director or his/her designee. Every effort will be made to assure that the appointed staff person will have some media experience.

4. Duties. One of the principal responsibilities of the command post will be to operate as the main communication conduit between the governor's office, the state emergency agencies, federal disaster groups such as the Federal Emergency Management Agency (FEMA), etc., the general public and the insurance industry. To perform in this capacity, those responsible for establishing the command post will need to develop several functions well before a disaster ever occurs. A contact list of the state agency people, members of the media and insurance industry personnel should be put together so those in charge can quickly begin assessing the problems and respond to them. Additionally, establishment of a speaker's bureau to address the need to quickly get insurance claims information to those in the affected area will need to be undertaken. To facilitate these items and the other matters that need to be considered, such as the procedures for handling different types of catastrophic events, a command post group should be appointed immediately for a predetermined period of time in that way the substantive pieces can be put together. Following just a few meetings, the participants will know that their commitment is not forever.

(B) Communications Network.

1. Purpose—to establish a communications network that will link consumers with insurance companies and the Department of Insurance whenever a catastrophic event occurs. An action plan for accomplishing this

objective will be developed to coordinate the communication between all of these points. The plan will take into account the need to integrate with the insurance department's consumer hotline and all existing insurance industry eight hundred (800) numbers.

2. The Command Post Task Group will be charged with the responsibility for creating a contact list for quickly contacting people within the insurance industry, preferably individuals with the national trades and the state domestic trade so a large audience can be reached with just a few calls. Additionally, a contact person with two (2) or three (3) of the major property writers within the state should be part of the list as well. The list should also have a contact person with both the Media Relations Task Group and the Consumer Information Hotline Task Group. Individuals with key state agencies should also be added. Another responsibility of the Command Post Task Group will be to develop a speaker's bureau to quickly operate in the affected areas to answer questions at town meetings and other informational gatherings. The speaker's bureau would act to supplement information provided through the media and other sources on how to quickly and effectively prepare insurance claims information. In order to facilitate the communication net, the command post will need to prepare an action plan for installation of phones at both the command post as well as all of the field offices. This should probably be undertaken in concert with the people from the State Emergency Response Agency so not only a coordinated approach is taken, but an opportunity is created for using that agency's phones in the early hours of any disaster.

(C) Field Office(s).

1. Purpose—the local field office(s) will be charged with addressing problems, solving them where possible and overseeing the areas (for example, county or other designated locale) which the field office has responsibility for. While the composition and the basic duties will be the same as those of the command post, the field office(s) will get down to the local problems and handle them from a closer advantage point. Where serious disputes or problems arise, the field office will forward these back to the command post; otherwise, the field office will manage its own operation and report only.

2. Location. Field offices will be established in conjunction with the creation by the State Emergency Management Agency (SEMA) of its field office operations. Initially, there will likely be a sharing of phone lines until an independent network can be created. Just as soon as the phones are operational, that fact and the corresponding num-

ber will be provided to the Media Task Group for distribution to the public and other interested parties.

3. Duties. The field office(s) will be charged with channeling information within the zone the office(s) has responsibility for. All requests for speakers, press contacts and general insurance information will come through this point. Additionally, all written material explaining how to prepare claims will be available through these outlets as well. The field office(s) will routinely report to the command post on daily activities. All problems that cannot be worked out locally will be sent up for review. Department brochures on disaster response should be made widely available throughout the field office(s).

AUTHORITY: section 375.141, RSMo Supp. 1991. Original rule filed Jan. 15, 1992, effective Sept. 6, 1992.*

**Original authority: 375.141, RSMo 1961 and 1965, amended 1967, 1981, 1984 and 1989.*

20 CSR 10-4.300 Consumer Information Hotline Task Group

PURPOSE: In the event of a natural or other disaster which would require an extraordinary response by the Department of Insurance, Missouri has adopted the following plan in advance to respond quickly and effectively to meet the needs of its insured citizens. Activation of the plan should be implemented at the call of the director or his/her designee. This rule regulates the internal affairs of and prescribes procedures to be followed in proceedings before the department.

(1) The three (3) members of the Consumer Information Hotline Task Group are—Director of the Division of Consumer Affairs, Department of Insurance; Missouri Insurance Information Services; and Independent Insurance Agents of Missouri.

(2) The following are procedures to establish a consumer hotline in the event of a disaster in this state. The hotline will provide general information on insurance and will put the consumer in touch with his/her insurance company. Consumers should be encouraged to first contact their insurance company or agent:

(A) Hotline.

1. Purpose—first, to provide consumers with information needed to get in touch with their insurance companies and the requisites to file a claim; and second, to convey neces-

sary information to the command post and field office(s).

2. Location. The central hotline is located in the offices of the Department of Insurance, Division of Consumer Affairs. The central hotline should be capable of channeling calls to and from the field office(s).

3. Composition. If a disaster is declared, the hotline should be immediately activated. The hotline should become a twenty-four (24)-hour service utilizing four (4) six (6)-hour shifts. A member of the existing hotline staff would supervise each shift. Companies should also be asked to provide individuals to staff the hotline. These individuals should be on an immediate call-up basis twenty-four (24) hours a day. Field offices might initially be made operational through the use of standby cellular telephones until wired phone links are dropped and established.

4. Communications. The hotline staff should have a list of eight hundred (800) numbers of the major property/casualty insurers in the state as well as the list of command post field offices and other emergency agency numbers to be used in the event of a disaster. A communication telephone tree should be established to notify hotline workers what shifts they will be staffing after a disaster has been declared by the Department of Insurance. Hotline staff will also be provided with a communications kit which will be used to inform consumers about the claim procedures.

AUTHORITY: section 375.141, RSMo Supp. 1991. Original rule filed Jan. 15, 1992, effective Sept. 6, 1992.*

**Original authority: 375.141, RSMo 1961 and 1965, amended 1967, 1981, 1984 and 1989.*

20 CSR 10-4.400 Media Relations Task Group

PURPOSE: In the event of a natural or other disaster which would require an extraordinary response by the Department of Insurance, Missouri has adopted the following plan in advance to respond quickly and effectively to meet the needs of its insured citizens. Activation of the plan should be implemented at the call of the director or his/her designee. This rule regulates the internal affairs of and prescribes procedures to be followed in proceedings before the department.

(1) The four (4) members of the Media Relations Task Group are—Director of the Division of Consumer Affairs, Department of Insurance, Chair; Independent Insurance

Agents of Missouri; Missouri Insurance Information Services; and National Association of Insurance Commissioners (NAIC), NAIC State Media Relations Manager (advisory member).

(2) The purpose of this task group is to create a central source for media information relative to disaster insurance and the disaster plan response activities. It should prepare news releases on steps to take before, during and after a disaster; produce brochures on preparedness; dispatch speakers to various locations as needed; and generally maintain contact with all media, print and electronic.

(3) The Media Task Group should distribute its advisories and brochures to units of government throughout the state so that they may reproduce them for local residents. The NAIC should be contacted for assistance in bulk reproduction.

(4) The Media Task Group should send a Media Advisory to news organizations throughout the state. This advisory notifies news agencies that the Department of Insurance will become the primary source for obtaining and forwarding information relative to insurance and a disaster.

(5) Much of the information will be obtained from designated liaison persons stationed at each command post. The Media Task Group should be in constant touch with the command post and field offices to coordinate the information flow. This system will make sure that information being supplied to the media is consistent, accurate and up-to-the-minute.

(6) Representatives of trade groups, as well as media specialties employed by member insurance companies, should augment forces as needed. A list of the pool available should be compiled and continually updated with any disaster response manual.

(7) The NAIC State Media Relations manager may be contacted for assistance in organizing the Media Relations Task Group.

AUTHORITY: section 375.141, RSMo Supp. 1991. Original rule filed Jan. 15, 1992, effective Sept. 6, 1992.*

**Original authority: 375.141, RSMo 1961 and 1965, amended 1967, 1981, 1984 and 1989.*

ance, Missouri has adopted the following plan in advance to respond quickly and effectively to meet the needs of its insured citizens. Activation of the plan should be implemented at the call of the director or his/her designee. This rule regulates the internal affairs of and prescribes procedures to be followed in proceedings before the department.

(1) The five (5) members of the National Response Task Group are—Director of the Department of Insurance or his/her designee; Director of the Division of Consumer Affairs, Department of Insurance; a foreign property and casualty insurer authorized to do and transacting insurance business in Missouri; Independent Insurance Agents of Missouri; and Public Information Officer, Division of Consumer Affairs, Department of Insurance.

(2) In the event of a disaster within or outside this state which would be of national concern (whether single or multistate disaster), the Department of Insurance establishes this National Response Task Group to monitor, coordinate and respond with other state and national leaders as the situation demands. To this end, the National Association of Insurance Commissioners (NAIC) has established a National Disaster Response Plan which should be consulted in advance and upon the occurrence of a national disaster. The National Disaster Response Plan as established by the NAIC is designed to provide an organized process of response and multistate/federal communication and therefore address expectations in the event of a loss of temporary communications.

AUTHORITY: section 375.141, RSMo Supp. 1991. Original rule filed Jan. 15, 1992, effective Sept. 6, 1992.*

**Original authority: 375.141, RSMo 1961 and 1965, amended 1967, 1981, 1984 and 1989.*

20 CSR 10-4.500 National Response Task Group

PURPOSE: In the event of a natural or other disaster which would require an extraordinary response by the Department of Insur-